

Information to identify the case:

Debtor 1	Karen L. McCaffrey	Social Security number or ITIN	xxx-xx-7491
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court		Date case filed in chapter	13 6/8/15
WESTERN DISTRICT OF PENNSYLVANIA		Date case converted to chapter	7 8/7/17
Case number: 15-22078-CMB			

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Karen L. McCaffrey	
2. All other names used in the last 8 years		
3. Address	5147 Janie Drive Pittsburgh, PA 15227	
4. Debtor's attorney Name and address	Jeffrey S. Golembiewski 225 South Maple Avenue, Suite A Greensburg, PA 15601	Contact phone 724-832-0200
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

Debtor **Karen L. McCaffrey**

Case number **15-22078-CMB**

<p>6. Bankruptcy clerk's office</p> <p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 8/7/17</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>October 16, 2017 at 12:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 12/15/17</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Filing deadline: 1/14/18</p> <p>Deadline for governmental units to file a proof of claim:</p> <p>Filing deadline: 12/7/15</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Liquidation of the debtor's property and payment of creditors' claims</p>	<p>The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Karen L. McCaffrey
 Debtor

Case No. 15-22078-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 309B

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 Total Noticed: 32

Date Rcvd: Aug 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2017.

db +Karen L. McCaffrey, 5147 Janie Drive, Pittsburgh, PA 15227-3619
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty Jeffrey R. Hunt, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6107
 aty +Jeniece D. Davis, Martha E. Von Rosenstiel, P.C., 649 South Avenue, Secane, PA 19018-3541
 aty Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1900
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 14097381 +Borough of Baldwin, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14318698 +Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
 14058727 +Federal National Mortgage Association, P.O. Box 650043, Dallas, TX 75265-0043
 14072168 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
 14058731 +Seterus, Inc., 14523 SW Millikan Way, Beaverton, OR 97005-2352
 14123162 +Seterus, Inc. as the authorized subservicer for Fe, P.O. Box 1047, Hartford, CT 06143-1047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jgolembiewski@yahoo.com Aug 08 2017 00:54:35 Jeffrey S. Golembiewski,
 225 South Maple Avenue, Suite A, Greensburg, PA 15601
 tr +EDI: BRCCRAWFORD.COM Aug 08 2017 00:53:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2017 00:54:55 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 08 2017 00:55:03
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14058724 +EDI: CAPITALONE.COM Aug 08 2017 00:53:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14086402 +EDI: CAPITALONE.COM Aug 08 2017 00:53:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14058725 +E-mail/Text: kzoepfel@credit-control.com Aug 08 2017 00:55:08
 Central Loan Administration & Reporting, 425 Phillips Blvd., Ewing, NJ 08618-1430
 14058726 +EDI: CHASE.COM Aug 08 2017 00:53:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 14121410 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 08 2017 00:55:26 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14058728 +E-mail/Text: Diane@mvrlaw.com Aug 08 2017 00:54:41 Martha E. Von Rosenstiel, P.C.,
 Attorney at Law, 649 South Avenue, Unit 7, Clifton Heights, PA 19018-3541
 14131143 E-mail/Text: peritus@ebn.phinsolutions.com Aug 08 2017 00:55:31
 PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
 14112636 +EDI: PRA.COM Aug 08 2017 00:53:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14058729 +EDI: DRIV.COM Aug 08 2017 00:53:00 Santander Consumer USA, P.O. Box 961245,
 Fort Worth, TX 76161-0244
 14080771 +EDI: DRIV.COM Aug 08 2017 00:53:00 Santander Consumer USA Inc, P.O. Box 560284,
 Dallas, TX 75356-0284
 14058730 +EDI: SEARS.COM Aug 08 2017 00:53:00 Sears/CBNA, P.O. Box 6283,
 Sioux Falls, SD 57117-6283
 14068837 +E-mail/Text: bncmail@w-legal.com Aug 08 2017 00:55:10 USAA FEDERAL SAVINGS BANK,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14058733 +EDI: USAA.COM Aug 08 2017 00:53:00 USAA Savings Bank, 10750 McDermott FWY,
 San Antonio, TX 78288-1600
 14058732 +EDI: URSI.COM Aug 08 2017 00:53:00 United Recovery Systems LP, PO Box 722910,
 Houston, TX 77272-2910

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Baldwin
 cr Duquesne Light Company
 cr PROF-2013-S3 Legal Title Trust II, by U.S. Bank Na
 cr* +Fay Servicing LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
 cr* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: mgut
Form ID: 309B

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Total Noticed: 32

Date Rcvd: Aug 07, 2017

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Baldwin jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey S. Golembiewski on behalf of Debtor Karen L. McCaffrey jgolembiewski@yahoo.com, denisegole@yahoo.com
Jeniece D. Davis on behalf of Creditor Fay Servicing LLC jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association jeniece@mvrlaw.com, bonnie@mvrlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@bernsteinlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10